CHAPTER 13
CASE NO. 1-23-42356-nhl
JUDGE: Nancy Hershey Lord

## **OBJECTION TO CONFIRMATION**

Shari Barak, Esq., an attorney admitted to practice in this Court, affirms the following under penalty of perjury:

- 1. I am a managing attorney with LOGS Legal Group LLP, attorney for JPMorgan Chase Bank, National Association, ("Secured Creditor") and am familiar with the facts and circumstances surrounding this matter.
- 2. Secured Creditor holds a mortgage on the Debtor's real property known as 937 East 55th Street, Brooklyn, NY 11234 (the "Property").
- 3. JPMorgan Chase Bank, N.A. will be filing a Proof of Claim for pre-petition mortgage arrears in the approximate amount of \$272,929.92. Debtor's proposed Chapter 13 Plan makes no provision for full payment of the mortgage arrears in violation of Bankruptcy Code Section 1325(a)(5)(B)(ii).
- 4. The plan does not provide for the making of the regular monthly note and mortgage payments by Debtor as required by 11 U.S.C. § 1322 (b)(5).
- 5. The plan is not adequately funded. The plan does not contain funds sufficient to pay Secured Creditor's pre-petition arrearages in full as required by 11 U.S.C. § 1325 (a)(5)(B)(ii).

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WHEREFORE, the undersigned respectfully requests the Debtor to amend their Chapter 13 Plan to reflect the proper mortgage arrears as specified earlier or, in the absence of an amendment to the Plan, the undersigned respectfully requests an Order of this Court denying confirmation of Chapter 13 Plan pursuant to Bankruptcy Code Section 1325 and such other and further relief as may be just and proper.

Dated: August 29, 2023

\_/s/Shari Barak

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## **CERTIFICATE OF SERVICE**

The undersigned certifies that on \_August 30, 2023, a copy of Objection to Confirmation was caused to be deposited in an enclosed, properly addressed post-paid envelope, and served by ordinary U.S. Mail, postage prepaid, and/or electronically upon the following:

Debtor Appearing Pro Se Anthony Kerr 937 East 55th Street Brooklyn, NY 11234

Trustee Krista M Preuss Office of the Chapter 13 Trustee info@ch13edny.com

Dated: August 29, 2023 \_/s/Shari Barak

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